

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION**

In The Matter Of:)	
)	Case Number 15-43194-659
Donna A. Lewis)	
)	
Debtor,)	Chapter 13
)	
The Bank of New York Mellon, as)	
Trustee for CIT Home Equity Loan Trust)	<u>NOTICE OF BREACH</u>
2003-1, or its successors and assigns)	
)	
Movant,)	
)	

COMES NOW, The Bank of New York Mellon, as Trustee for CIT Home Equity Loan Trust 2003-1 and for its Notice of Breach and Intention to Proceed with Foreclosure states as follows:

1. In resolution of The Bank of New York Mellon, as Trustee for CIT Home Equity Loan Trust 2003-1's Motion for Relief from the Automatic Stay in regard to realty owned by the Debtor, an Order was entered on or about November 2, 2015.
2. Pursuant to the Order, Debtor agreed to make monthly post-petition payments as they became due under the terms of the Note and Deed of Trust beginning November 12, 2015.
3. It was further stipulated that in the event the Debtor failed to perform in making these payments, Movant was required to provide notice under the terms of the Order. Thereafter Movant would be entitled to an Order from the Court granting relief from the automatic stay in order to proceed with foreclosure and to pursue its remedies under state law in connection with the subject Deed of Trust and Note.
4. The Order filed in resolution of Movant's motion has been breached by the Debtor. As of this date, a delinquency in the amount of **\$5,457.85** exists under the terms of the Order. A breakdown of the delinquency is as follows:

5 payments @ \$699.18 (2/12/16 - 6/12/16)	\$3,495.90
4 stip payments @ \$507.00 (1/26/16 - 4/26/16)	\$2,028.00
Attorney Fees	\$50.00
Suspense Balance	(\$116.05)

Total post petition delinquency	\$5,457.85
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The address to which payments can to be made for The Bank of New York Mellon, as Trustee for CIT Home Equity Loan Trust 2003-1 is:

Caliber Home Loans, Inc.
PO Box 24330
Oklahoma City, OK 73124

Wherefore, pursuant to the Order, Movant hereby gives notice that in the event a valid defense is not set forth or funds tendered sufficient to cure the delinquency identified above along with all amounts that have come due under the terms of the Note and Deed of Trust and/or Order of the Court within fourteen (14) days of the date given below, Movant, or its successors and assigns will herewith be proceeding with foreclosure in order to pursue its remedies under state law in connection with the subject Deed of Trust and Note, and will request this Court issue an Order granting relief from the stay to Movant for such purposes.

Dated June 24, 2016

Respectfully Submitted,
Millsap & Singer, LLC

/s/ William T. Holmes, II

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Attorneys for The Bank of New York Mellon, as
Trustee for CIT Home Equity Loan Trust 2003-

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CERTIFICATE OF SERVICE

I certify that a true and correct copy of the foregoing document was filed electronically on June 24, 2016, with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court pursuant to CM/ECF as set out on the Notice of Electronic filing as issued by the Court or in the alternative has been served by depositing a true and correct copy of same enclosed in a postage prepaid, properly addressed envelope, in a post office official depository under the exclusive care and custody of the United States Postal Service within the state of Missouri on those parties directed by the Court on the Notice of Electronic Filing issued by the Court as required by the Federal Rules of Bankruptcy Procedure and the Local Rules of the United States Bankruptcy Court.

/s/ William T. Holmes, II

Electronic Mail Notice List

The following is the list of attorneys who are currently on the list to receive e-mail notices for this case.

Sean C. Paul

John V. LaBarge, Jr.

Office of the United States Trustee

Manual Notice List

The following is a list of parties who are not on the list to receive e-mail notices for this case (who therefore require manual noticing).

Donna A. Lewis
1908 Bryant Ave.
Saint Louis, MO 63114